

DISTRICT OF NEW JERSEY

In re John &amp; Grace Albano

Case No.

17-18140

Reporting Period: December 2017

**MONTHLY OPERATING REPORT**

(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONF)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re John Albano & Grace Albano  
Debtor

Case No. 17-18140-CMG  
Reporting Period: DECEMBER 1-31, 2017

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH	135,017.44				135,017.44		0.00	
<b>RECEIPTS</b>								
CASH SALES					0.00		0.00	
ACCOUNTS RECEIVABLE					0.00		0.00	
LOANS AND ADVANCES					0.00		0.00	
SALE OF ASSETS					0.00		0.00	
NET WAGES	35,952.09				35,952.09		357,947.92	
TRANSFERS (FROM DIP ACCTS)					0.00		0.00	
TRANSFERS FROM PREVIOUS ACCTS					0.00		6,814.79	
<b>TOTAL RECEIPTS</b>	<b>35,952.09</b>				<b>35,952.09</b>		<b>364,762.71</b>	
<b>DISBURSEMENTS</b>								
AUTO INSURANCE	543.32				543.32		4,428.30	
AUTO/LOCAL TRANSPORTATION	2,628.58				2,628.58		17,793.95	
BANK SERVICE CHARGES	0.00				0.00		25.00	
CLOTHING/PERSONAL CARE	4,613.21				4,613.21		33,128.77	
DONATIONS	0.00				0.00		225.00	
EDUCATION	0.00				0.00		12,996.00	
ENTERTAINMENT	0.00				0.00		789.34	
FOOD & SUNDRIES	6,264.87				6,264.87		73,162.75	
GIFTS	5,900.00				5,900.00		8,506.02	
HOUSEHOLD GOODS	397.67				397.67		11,131.28	
INCOME TAX	5,000.00				5,000.00		5,000.00	
MEDICAL	0.00				0.00		5,241.08	
PROFESSIONAL FEES	0.00				0.00		41.15	
RENT	3,200.00				3,200.00		28,800.00	
REPAIRS & MAINTENANCE	605.04				605.04		9,650.77	
SUPPLIES	0.00				0.00		172.34	
TELEPHONE	969.40				969.40		5,595.88	
TRAVEL	0.00				0.00		631.61	
UTILITIES	34.29				34.29		5,005.32	
DEBT REAYMENT	3,187.46				3,187.46		3,187.46	
TRANSFER TO/FROM NEW ACCOUNT	93,800.00				93,800.00		93,800.00	
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES					0.00		1,625.00	
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>	<b>127,143.84</b>				<b>127,143.84</b>		<b>320,937.02</b>	
NET CASH FLOW	-91,191.75				-91,191.75		43,825.69	
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>	<b>43,825.69</b>				<b>43,825.69</b>		<b>43,825.69</b>	

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	127,143.84
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	<b>127,143.84</b>





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E STATEMENT OF ACCOUNT

JOHN M ALBANO  
GRACE M ALBANO  
DIP CASE 17-18140 DIST NJ  
111 HUNT RD  
FREEHOLD NJ 07728-8126

Page: 1 of 12  
Statement Period: Nov 26 2017-Dec 25 2017  
Cust Ref #: 4336897280-039-E-###  
Primary Account #: 433-6897280

## Chapter 11 Checking

JOHN M ALBANO  
GRACE M ALBANO  
DIP CASE 17-18140 DIST NJ

Account # 433-6897280

### ACCOUNT SUMMARY

Beginning Balance	127,680.74	Average Collected Balance	59,692.88
Deposits	53,928.14	Interest Earned This Period	0.00
Electronic Deposits	20,000.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	3,831.16	Days in Period	30
Electronic Payments	22,080.91		
Other Withdrawals	128,700.00		
Ending Balance	46,996.81		

### DAILY ACCOUNT ACTIVITY

#### Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/27	DEPOSIT	17,976.05
12/01	DEPOSIT	17,976.05
12/08	DEPOSIT	8,988.02
12/11	DEPOSIT	8,988.02
Subtotal:		53,928.14

#### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/18	eTransfer Credit, Online Xfer Transfer from SV 00006768106908	20,000.00
Subtotal:		20,000.00

#### Checks Paid

No. Checks: 4

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
11/27	120	269.16	12/07	122	181.00
11/28	121	3,200.00	12/21	123	181.00
Subtotal:					3,831.16

#### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/27	DEBIT POS, *****45183719679, AUT 112717 DDA PURCHASE MACY'S WEST 34TH ST NEW YORK * NY	1,812.33
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112617 VISA DDA PUR TWIN POND FARM HOWELL * NJ	297.03
11/27	DEBIT POS, *****45185633936, AUT 112517 DDA PURCHASE LANE BRYANT 6820 FREEHOLD * NJ	279.00

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STATEMENT OF ACCOUNT

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GRACE M ALBANO  
DIP CASE 17-18140 DIST NJ

Page: 3 of 12  
Statement Period: Nov 26 2017-Dec 25 2017  
Cust Ref #: 4336897280-039-E-###  
Primary Account #: 433-6897280

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/27	DEBIT POS, *****45185633936, AUT 112717 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	250.32
11/27	TD ATM DEBIT, *****45185633936, AUT 112717 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	200.00
11/27	DEBIT POS, *****45185633936, AUT 112617 DDA PURCHASE PIER 1 IMPORTS HOWELL * NJ	190.10
11/27	DEBIT POS, *****45185633936, AUT 112717 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	154.25
11/27	DEBIT POS, *****45185633936, AUT 112517 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	150.91
11/27	DEBIT POS, *****45185633936, AUT 112717 DDA PURCHASE TJ MAXX 4773 ROUTE 9 HOWELL * NJ	136.41
11/27	DEBIT POS, *****45185633936, AUT 112617 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	126.75
11/27	DEBIT POS, *****45185633936, AUT 112517 DDA PURCHASE BATH AND BODY WORKS 3353 FREEHOLD * NJ	126.11
11/27	DEBIT POS, *****45185633936, AUT 112517 DDA PURCHASE ULTA 659 FREEHOLD * NJ	101.52
11/27	DEBIT POS, *****45185633936, AUT 112617 DDA PURCHASE DELICIOUS ORCHA COLTS NECK * NJ	91.47
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112517 VISA DDA PUR HINGES CHINESE RESTAURANT FREEHOLD * NJ	88.34
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112517 VISA DDA PUR METROPOLITAN CAFE FREEHOLD * NJ	67.79
11/27	DEBIT CARD PURCHASE, *****45185633936, AUT 112517 VISA DDA PUR TODAYS NAILS HOWELL * NJ	45.00
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	39.99
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112417 VISA DDA PUR WAWA 929 00009290 WALL * NJ	37.20
11/27	DEBIT POS, *****45185633936, AUT 112617 DDA PURCH W/CB WALGREENS STORE 3247 US FREEHOLD * NJ	35.37
11/27	DEBIT CARD PURCHASE, *****45185633936, AUT 112417 VISA DDA PUR EXXONMOBIL 47982863 FREEHOLD * NJ	30.00
11/27	DEBIT CARD PURCHASE, *****45185633936, AUT 112317 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	27.84
11/27	DEBIT CARD PURCHASE, *****45185633936, AUT 112317 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	26.34
11/27	DEBIT CARD PURCHASE, *****45185633936, AUT 112417 VISA DDA PUR EXXONMOBIL 47982863 FREEHOLD * NJ	20.00
11/27	DEBIT CARD PURCHASE, *****45183719679, AUT 112417 VISA DDA PUR AMAZON COM WWW AMAZON CO WWW AMAZON CO * WA	12.99
11/27	DEBIT POS, *****45185633936, AUT 112717 DDA PURCHASE 02827 ACME OLD BRIDGE * NJ	4.65

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DIP CASE 17-18140 DIST NJ

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Cust Ref #: 4336897280-039-E-###  
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	150.46
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	116.23
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCHASE HOBBYLOBBY 4578 US HIGHW HOWELL * NJ	92.48
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCHASE LANE BRYANT 6820 FREEHOLD * NJ	38.00
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCHASE LANE BRYANT 6820 FREEHOLD * NJ	33.28
11/28	DEBIT CARD PURCHASE, *****45183719679, AUT 112617 VISA DDA PUR BROCK FARMS COLTS NECK * NJ	26.67
11/28	DEBIT CARD PURCHASE, *****45183719679, AUT 112417 VISA DDA PUR AMAZON COM WWW AMAZON CO WWW AMAZON CO * WA	23.87
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCHASE MACY S 3710 RT 9 SO FREEHOLD * NJ	18.70
11/28	DEBIT POS, *****45185633936, AUT 112817 DDA PURCHASE CHARLOTTE RUSSE 3710 ROU FREEHOLD * NJ	16.00
11/28	DEBIT CARD PURCHASE, *****45183719679, AUT 112717 VISA DDA PUR TST GREGORY S COFFEE NEW YORK * NY	7.26
11/28	DEBIT CARD PURCHASE, *****45183719679, AUT 112717 VISA DDA PUR FAMOUS FAMILIGIA NEW YORK * NY	7.00
11/28	DEBIT CARD PURCHASE, *****45183719679, AUT 112717 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	0.99
11/29	TD ATM DEBIT, *****45185633936, AUT 112917 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	200.00
11/29	DEBIT POS, *****45185633936, AUT 112917 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	199.04
11/29	DEBIT POS, *****45185633936, AUT 112917 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	121.27
11/29	DEBIT POS, *****45185633936, AUT 112917 DDA PURCHASE BURLINGTON STORES306 FREEHOLD * NJ	92.95
11/29	DEBIT CARD PURCHASE, *****45185633936, AUT 112817 VISA DDA PUR PIER 1 IMPORTS 4941 FORT WORTH * TX	76.84
11/29	TDBANK BILL PAY CHECK, THE DOCTORS OFFICE OF MANALAPAN CHECK# 995063	42.00
11/29	DEBIT CARD PURCHASE, *****45183719679, AUT 112817 VISA DDA PUR NYCTAXI9P86 LONG ISLAND * NY	10.35
11/29	DEBIT POS, *****45185633936, AUT 112917 DDA PURCHASE 02827 ACME OLD BRIDGE * NJ	3.58
11/30	ELECTRONIC PMT-WEB, FSTENERGY JCPL ONLINE PMT CKF****13488POS	582.00
11/30	TD ATM DEBIT, *****45185633936, AUT 113017 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	300.00

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Cust Ref #: 4336897280-039-E-###  
Primary Account #: 433-6897280

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/30	ELECTRONIC PMT-WEB, FSTENERGY JCPL ONLINE PMT CKF****13488POS	291.00
11/30	DEBIT POS, *****45185633936, AUT 113017 DDA PURCH W/CB WAL MART 2195 HOWELL * NJ	141.70
11/30	DEBIT POS, *****45185633936, AUT 113017 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	128.53
11/30	DEBIT POS, *****45183719679, AUT 113017 DDA PURCHASE COHEN S FASHION OPTIC NEW YORK * NY	100.00
11/30	DEBIT POS, *****45183719679, AUT 113017 DDA PURCHASE LORD TAYLOR 059 RT FREEHOLD * NJ	29.50
11/30	DEBIT CARD PURCHASE, *****45185633936, AUT 112817 VISA DDA PUR EXXONMOBIL 47970157 HOWELL * NJ	25.00
11/30	DEBIT CARD PURCHASE, *****45185633936, AUT 112917 VISA DDA PUR WAWA 955 00009555 HOWELL * NJ	15.62
12/01	DEBIT POS, *****45185633936, AUT 120117 DDA PURCHASE GF UNITED AUTO SERVICE FREEHOLD * NJ	552.97
12/01	DEBIT POS, *****45183719679, AUT 120117 DDA PURCHASE MACY S 3710 RT 9 SO FREEHOLD * NJ	220.50
12/01	DEBIT POS, *****45185633936, AUT 120117 DDA PURCH W/CB SHOPRITE FREEHOLD S1 3 FREEHOLD * NJ	163.76
12/01	DEBIT CARD PURCHASE, *****45185633936, AUT 113017 VISA DDA PUR FRANKIE FEDS PIZZA FREEHOLD * NJ	96.78
12/01	DEBIT POS, *****45185633936, AUT 120117 DDA PURCHASE ULTA 659 FREEHOLD * NJ	82.27
12/01	DEBIT POS, *****45185633936, AUT 120117 DDA PURCH W/CB WALGREENS STORE 3247 US FREEHOLD * NJ	35.62
12/01	DEBIT CARD PURCHASE, *****45185633936, AUT 113017 VISA DDA PUR HANDS ON FREEHOLD * NJ	30.00
12/01	DEBIT CARD PURCHASE, *****45185633936, AUT 112917 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	4.54
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120117 VISA DDA PUR NEW JERSEY E ZPASS NEWARK * NJ	400.00
12/04	NONTD ATM DEBIT, *****45185633936, AUT 120417 DDA WITHDRAW 3500 ROUTE 9 SOUTH OLD BRIDGE * NJ	203.50
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 120217 VISA DDA PUR TUSCANY IV ITALIAN MARLBORO * NJ	202.71
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120317 VISA DDA PUR TRE FREEHOLD * NJ	200.48
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120117 VISA DDA PUR MARKET YARD GRILLE FREEHOLD * NJ	182.15
12/04	DEBIT POS, *****45185633936, AUT 120417 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	162.36
12/04	DEBIT POS, *****45185633936, AUT 120417 DDA PURCHASE LUSH US 685 FREEHOLD FREEHOLD * NJ	130.82

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Statement Period: Nov 26 2017-Dec 25 2017  
Cust Ref #: 4336897280-039-E-###  
Primary Account #: 433-6897280

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/04	DEBIT POS, *****45185633936, AUT 120417 DDA PURCH W/CB WHOLEFDS MAR 10 113 ROU MARLBORO * NJ	122.02
12/04	DEBIT POS, *****45185633936, AUT 120417 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	114.70
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 112817 VISA DDA PUR LANEBRYANT COM 866 886 4731 * PA	97.82
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 112817 VISA DDA PUR LANEBRYANT COM 866 886 4731 * PA	62.18
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120217 VISA DDA PUR STARBUCKS STORE 07854 OCEAN TOWNSHI * NJ	38.80
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 120217 VISA DDA PUR WAWA 989 00009894 OLD BRIDGE * NJ	37.73
12/04	DEBIT POS, *****45183719679, AUT 120317 DDA PURCHASE 07960 ACME FREEHOLD * NJ	30.93
12/04	DEBIT POS, *****45185633936, AUT 120317 DDA PURCHASE WAWA FOOD MARKE FREEHOLD * NJ	25.68
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120217 VISA DDA PUR EXXONMOBIL 47982038 NEPTUNE * NJ	21.51
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 113017 VISA DDA PUR EXXONMOBIL 47982863 FREEHOLD * NJ	20.00
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 120117 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	15.76
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120117 VISA DDA PUR BEST BAGEL COFFEE MANHATTAN * NY	12.79
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 113017 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	11.54
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 120117 VISA DDA PUR SQ CELL DOC FREEHO FREEHOLD * NJ	10.00
12/04	DEBIT CARD PURCHASE, *****45185633936, AUT 113017 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	8.55
12/04	DEBIT POS, *****45185633936, AUT 120217 DDA PURCHASE MACY S 3710 RT 9 SO FREEHOLD * NJ	3.50
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120317 VISA DDA PUR ASBURY PARK PARKING ASBURY PARK * NJ	3.00
12/04	DEBIT CARD PURCHASE, *****45183719679, AUT 120317 VISA DDA PUR ASBURY PARK PARKING ASBURY PARK * NJ	2.00
12/05	ELECTRONIC PMT-WEB, ALLY FIN AUTO ONLINE PMT CKF****13488POS	559.00
12/05	ELECTRONIC PMT-WEB, PROGRESSIVE INS ONLINE PMT CKF****13488POS	543.32
12/05	DEBIT CARD PURCHASE, *****45183719679, AUT 120317 VISA DDA PUR PORTA AT ASBURY ASBURY PARK * NJ	236.96
12/05	DEBIT POS, *****45185633936, AUT 120517 DDA PURCH W/CB WM SUPER WAL MART SUP HOWELL * NJ	172.34
12/05	DEBIT POS, *****45185633936, AUT 120517 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	145.53

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Page: 7 of 12  
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/05	DEBIT CARD PURCHASE, *****45185633936, AUT 120317 VISA DDA PUR JTV 127584391 800 5508393 * TN	53.48
12/05	DEBIT CARD PURCHASE, *****45185633936, AUT 120317 VISA DDA PUR JTV 127581038 800 5508393 * TN	28.31
12/05	DEBIT CARD PURCHASE, *****45183719679, AUT 120417 VISA DDA PUR CHEF YU NEW YORK * NY	18.55
12/05	DEBIT CARD PURCHASE, *****45185633936, AUT 120317 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	17.21
12/05	DEBIT CARD PURCHASE, *****45183719679, AUT 120417 VISA DDA PUR TST GREGORY S COFFEE NEW YORK * NY	6.76
12/06	DEBIT POS, *****45185633936, AUT 120617 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	160.41
12/06	DEBIT POS, *****45185633936, AUT 120617 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	155.80
12/06	DEBIT CARD PURCHASE, *****45183719679, AUT 120517 VISA DDA PUR NYS DMV TVB 518 4741575 * NY	138.00
12/06	NONTD ATM DEBIT, *****45185633936, AUT 120617 DDA WITHDRAW 3500 ROUTE 9 SOUTH OLD BRIDGE * NJ	103.50
12/06	DEBIT POS, *****45185633936, AUT 120617 DDA PURCHASE LORD TAYLOR 059 RT FREEHOLD * NJ	83.30
12/06	DEBIT POS, *****45185633936, AUT 120617 DDA PURCH W/CB CVS PHARM 10363 4251 HOWELL * NJ	54.10
12/06	DEBIT CARD PURCHASE, *****45185633936, AUT 120517 VISA DDA PUR LUKOIL 57739 HOWELL * NJ	25.00
12/06	DEBIT CARD PURCHASE, *****45185633936, AUT 120517 VISA DDA PUR WAWA 989 00009894 OLD BRIDGE * NJ	13.29
12/06	DEBIT CARD PURCHASE, *****45183719679, AUT 120517 VISA DDA PUR PARIS BAGUETTE NEW YORK * NY	11.11
12/06	DEBIT CARD PURCHASE, *****45185633936, AUT 120417 VISA DDA PUR STARBUCKS STORE 07753 MANALAPAN * NJ	4.54
12/07	DEBIT POS, *****45185633936, AUT 120717 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	157.19
12/07	DEBIT POS, *****45185633936, AUT 120717 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	115.49
12/07	DEBIT CARD PURCHASE, *****45185633936, AUT 120517 VISA DDA PUR BUFFALO WILD WINGS MARLBORO * NJ	98.68
12/07	DEBIT POS, *****45185633936, AUT 120717 DDA PURCH W/CB BEDBATH BEYOND 4075 ROU HOWELL * NJ	89.14
12/07	DEBIT CARD PURCHASE, *****45185633936, AUT 120617 VISA DDA PUR ZARA USA 11856 FREEHOLD * NJ	49.90
12/07	DEBIT CARD PURCHASE, *****45185633936, AUT 120617 VISA DDA PUR MCDONALD S F1084 FREEHOLD * NJ	43.81
12/07	DEBIT CARD PURCHASE, *****45185633936, AUT 120517 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	4.54

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/08	DEBIT POS, *****45185633936, AUT 120817 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	217.36
12/08	DEBIT CARD PURCHASE, *****45183719679, AUT 120617 VISA DDA PUR MARKET YARD GRILLE FREEHOLD * NJ	172.53
12/08	DEBIT POS, *****45185633936, AUT 120817 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	124.63
12/08	DEBIT POS, *****45185633936, AUT 120717 DDA PURCH W/CB SHOPRITE FREEHOLD S1 3 FREEHOLD * NJ	116.11
12/08	NONTD ATM DEBIT, *****45185633936, AUT 120817 DDA WITHDRAW 3500 ROUTE 9 SOUTH OLD BRIDGE * NJ	103.50
12/08	DEBIT CARD PURCHASE, *****45185633936, AUT 120717 VISA DDA PUR HANDS ON FREEHOLD * NJ	85.00
12/08	DEBIT CARD PURCHASE, *****45185633936, AUT 120617 VISA DDA PUR LIBERTY I CLEANERS MARLBORO * NJ	83.00
12/08	DEBIT POS, *****45185633936, AUT 120817 DDA PURCH W/CB CVS PHARM 10363 4251 HOWELL * NJ	51.98
12/08	DEBIT POS, *****45185633936, AUT 120817 DDA PURCH W/CB TARGET T 4955 US HIGH HOWELL * NJ	43.05
12/08	DEBIT POS, *****45185633936, AUT 120817 DDA PURCH W/CB 02827 ACME OLD BRIDGE * NJ	24.65
12/11	DEBIT POS, *****45185633936, AUT 121017 DDA PURCHASE ANTHROPOLOGIE 0 617 BRO SHREWSBURY * NJ	312.80
12/11	DEBIT POS, *****45185633936, AUT 121017 DDA PURCHASE SAKS OFF 5TH 839 260 S SHREWSBURY * NJ	212.15
12/11	DEBIT CARD PURCHASE, *****45183719679, AUT 120817 VISA DDA PUR TGI FRIDAYS 1577 FREEHOLD * NJ	156.65
12/11	DEBIT POS, *****45185633936, AUT 121117 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	146.58
12/11	DEBIT CARD PURCHASE, *****45185633936, AUT 120917 VISA DDA PUR FRANKIE FEDS PIZZA 732 2941333 * NJ	127.83
12/11	DEBIT POS, *****45183719679, AUT 121017 DDA PURCHASE DELICIOUS ORCHA COLTS NECK * NJ	126.32
12/11	DEBIT POS, *****45185633936, AUT 120917 DDA PURCHASE WALGREENS STORE 81 US HI ENGLISHTOWN * NJ	30.00
12/11	DEBIT CARD PURCHASE, *****45185633936, AUT 120717 VISA DDA PUR CHICK FIL A 01498 HOWELL * NJ	25.34
12/11	DEBIT CARD PURCHASE, *****45185633936, AUT 120817 VISA DDA PUR WAWA 989 00009894 OLD BRIDGE * NJ	25.00
12/11	DEBIT CARD PURCHASE, *****45185633936, AUT 120717 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	4.54
12/12	DEBIT POS, *****45185633936, AUT 121217 DDA PURCHASE URBAN OUTFITRS 2 BROAD RED BANK * NJ	322.66
12/12	TD ATM DEBIT, *****45183719679, AUT 121217 DDA WITHDRAW 469 7TH AVENUE NEW YORK * NY	300.00

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Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/12	TD ATM DEBIT, *****45185633936, AUT 121217 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	200.00
12/12	DEBIT POS, *****45185633936, AUT 121217 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	145.48
12/12	DEBIT POS, *****45185633936, AUT 121217 DDA PURCH W/CB WAL MART 2195 HOWELL * NJ	138.97
12/12	DEBIT POS, *****45185633936, AUT 121217 DDA PURCH W/CB CVS PHARM 02547 4008 MORGANVILLE * NJ	51.99
12/12	DEBIT CARD PURCHASE, *****45185633936, AUT 121117 VISA DDA PUR WAWA 955 00009555 HOWELL * NJ	34.07
12/13	TD ATM DEBIT, *****45185633936, AUT 121317 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	200.00
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	155.88
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCH W/CB WAL MART 2195 HOWELL * NJ	129.85
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	106.00
12/13	DEBIT CARD PURCHASE, *****45185633936, AUT 121217 VISA DDA PUR TUSCANY IV ITALIAN MARLBORO * NJ	84.48
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCHASE LORD TAYLOR 059 RT FREEHOLD * NJ	81.22
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCHASE BURLINGTON STORES306 FREEHOLD * NJ	49.98
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCHASE STOP SHOP 0815 HOWELL * NJ	42.33
12/13	DEBIT CARD PURCHASE *****45183719679, AUT 121217 VISA DDA PUR SCHWARTZ SCHWARTZ AND AS 5168676603 * NY	41.24
12/13	DEBIT POS, *****45185633936, AUT 121317 DDA PURCH W/CB WALGREENS STORE 1020 US HOWELL * NJ	28.62
12/13	DEBIT CARD PURCHASE, *****45185633936, AUT 121117 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	28.43
12/13	DEBIT CARD PURCHASE, *****45183719679, AUT 121117 VISA DDA PUR SUNOCO 0007661211 SOUTH AMBOY * NJ	21.33
12/14	DEBIT POS, *****45185633936, AUT 121417 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	146.63
12/14	DEBIT POS, *****45185633936, AUT 121417 DDA PURCHASE ULTA 661 HOWELL * NJ	114.34
12/14	DEBIT POS, *****45185633936, AUT 121417 DDA PURCH W/CB WAL MART 2195 HOWELL * NJ	110.97
12/14	DEBIT POS, *****45185633936, AUT 121417 DDA PURCH W/CB TARGET T 4955 US HIGH HOWELL * NJ	48.00
12/14	DEBIT CARD PURCHASE, *****45185633936, AUT 121317 VISA DDA PUR TODAYS NAILS HOWELL * NJ	35.00

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Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/14	DEBIT CARD PURCHASE, *****45185633936, AUT 121217 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	5.08
12/15	DEBIT POS, *****45185633936, AUT 121517 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	151.59
12/15	DEBIT POS, *****45185633936, AUT 121517 DDA PURCH W/CB TARGET T 4955 US HIGH HOWELL * NJ	73.19
12/15	DEBIT POS, *****45185633936, AUT 121517 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	68.97
12/15	DEBIT POS, *****45185633936, AUT 121517 DDA PURCHASE TJ MAXX 4773 ROUTE 9 HOWELL * NJ	46.96
12/15	DEBIT CARD PURCHASE, *****45183719679, AUT 121417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	16.99
12/15	DEBIT CARD PURCHASE, *****45185633936, AUT 121317 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	4.54
12/18	TD ATM DEBIT, *****45185633936, AUT 121817 DDA WITHDRAW 3300 ROUTE 9 FREEHOLD * NJ	200.00
12/18	DEBIT POS, *****45185633936, AUT 121817 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	121.56
12/18	DEBIT CARD PURCHASE, *****45183719679, AUT 121717 VISA DDA PUR CROWN PALACE MARLBORO * NJ	94.50
12/18	DEBIT POS, *****45185633936, AUT 121817 DDA PURCHASE MACY S 3710 RT 9 SO FREEHOLD * NJ	89.50
12/18	DEBIT CARD PURCHASE, *****45183719679, AUT 121517 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	74.74
12/18	DEBIT POS, *****45185633936, AUT 121717 DDA PURCHASE CVS PHARM 00862 2 RYA MARLBORO * NJ	48.86
12/18	DEBIT POS, *****45183719679, AUT 121717 DDA PURCHASE THE HOME DEPOT 0933 HOWELL * NJ	33.04
12/18	DEBIT CARD PURCHASE, *****45185633936, AUT 121517 VISA DDA PUR HANDS ON FREEHOLD * NJ	30.00
12/18	DEBIT CARD PURCHASE, *****45185633936, AUT 121517 VISA DDA PUR WAWA 938 00009381 HOWELL * NJ	25.00
12/18	DEBIT CARD PURCHASE, *****45183719679, AUT 121617 VISA DDA PUR AMAZON MKTPLACE PMTS WWW WWW AMAZON CO * WA	21.95
12/18	DEBIT CARD PURCHASE, *****45185633936, AUT 121617 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	11.38
12/18	DEBIT CARD PURCHASE, *****45185633936, AUT 121417 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	8.55
12/18	DEBIT CARD PURCHASE, *****45185633936, AUT 121517 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	4.54
12/19	DEBIT CARD PURCHASE, *****45183719679, AUT 121817 VISA DDA PUR VERIZON WRL MY ACCT VN 800 9220204 * CA	511.97
12/19	ELECTRONIC PMT-WEB, VERIZON ONLINE PMT CKF*****13488POS	447.43

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Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/19	DEBIT POS, *****45185633936, AUT 121917 DDA PURCH W/CB SHOPRITE HOWELL S1 459 HOWELL * NJ	155.70
12/19	DEBIT CARD PURCHASE, *****45183719679, AUT 121817 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	153.95
12/19	DEBIT CARD PURCHASE, *****45185633936, AUT 121817 VISA DDA PUR TUSCANY IV ITALIAN MARLBORO * NJ	142.26
12/19	DEBIT POS, *****45185633936, AUT 121917 DDA PURCH W/CB STOP SHOP 0815 HOWELL * NJ	139.89
12/19	DEBIT POS, *****45185633936, AUT 121917 DDA PURCHASE HOBBYLOBBY 4578 US HIGHW HOWELL * NJ	39.91
12/20	DEBIT CARD PURCHASE, *****45185633936, AUT 121717 VISA DDA PUR URBAN OUTFITTERS DIR 21 972 550 2751 * PA	123.64
12/20	DEBIT CARD PURCHASE, *****45185633936, AUT 121817 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	8.55
12/21	ELECTRONIC PMT-WEB, NEW JERSEY GAS ONLINE PMT CKF****13488POS	34.29
12/21	DEBIT CARD PURCHASE, *****45183719679, AUT 121917 VISA DDA PUR HOUNDSTOOTH PUB NEW YORK * NY	26.13
12/21	DEBIT CARD PURCHASE, *****45185633936, AUT 121917 VISA DDA PUR EXXONMOBIL 47982863 FREEHOLD * NJ	25.00
12/22	DEBIT POS, *****45183719679, AUT 122217 DDA PURCHASE LB 4774 NEW YORK * NY	325.25
12/22	TDBANK BILL PAY CHECK, MATT SINGER CHECK# 995066	210.00
12/22	DEBIT POS, *****45183719679, AUT 122217 DDA PURCHASE LORD TAYLOR 001 424 NEW YORK * NY	152.70
12/22	DEBIT CARD PURCHASE, *****45185633936, AUT 122017 VISA DDA PUR STARBUCKS STORE 22993 FREEHOLD * NJ	8.55
Subtotal:		22,080.91

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
12/01	DEBIT	2,500.00
12/04	DEBIT	125,000.00
12/20	DEBIT	1,200.00
Subtotal:		128,700.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/25	127,680.74	12/11	34,631.44
11/27	141,035.92	12/12	33,438.27
11/28	137,304.98	12/13	32,468.91
11/29	136,558.95	12/14	32,008.89

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DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	134,945.60	12/15	31,646.65
12/01	149,235.21	12/18	50,883.03
12/04	22,114.68	12/19	49,291.92
12/05	20,333.22	12/20	47,959.73
12/06	19,584.17	12/21	47,693.31
12/07	18,844.42	12/22	46,996.81
12/08	26,810.63		

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